

14-12-23 (E)

(i) Printed Pages : 2

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(ii) Questions : 9

Sub. Code :

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Exam. Code :

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Bachelor of Commerce 3rd Semester

(2123)

BANKING AND INSURANCE

Paper : BCM-305

Time Allowed : Three Hours]

[Maximum Marks : 80

Note :—Attempt any *four* questions from Section-A. Attempt any *two* questions each from Section-B and Section-C respectively.

SECTION—A

1. Attempt any *four* questions from the following :—

- (a) Define Unit Banking.
- (b) Difference between Central Bank and Commercial Bank.
- (c) Define Basel-II norms.
- (d) Define Marine Insurance.
- (e) Discuss the features of Insurance.
- (f) What is floating policy ?

4×5=20

SECTION—B

2. What do you mean by Banking System ? Explain the structure of Indian Banking System.

3. Discuss the functions of Reserve Bank of India in detail.
 4. What are the powers and duties of Banking Ombudsman ?
 5. What is Internet Banking ? Explain the RBI's guidelines on Internet Banking.
- 2×15=30

SECTION—C

6. Explain the principles of Insurance in detail.
 7. What is Life Insurance ? Discuss the various types of Life Insurance Policies.
 8. Explain in detail the various provisions of IRDA Act, 1999.
 9. Explain the steps involved in claim settlement procedure in fire insurance.
- 2×15=30